



## **Just Group plc supports UK productive finance with £20 million investment in M6 Toll Road**

- **Refinancing for the Midland Motorways Group supports the development of the M6 Toll Road, a nationally significant transport asset**
- **Investment will help enhance regional connectivity and economic resilience, delivering tangible public benefit and supporting the UK's sustainable growth and infrastructure renewal**

Just Group plc (“Just”), the FTSE 250 retirement specialist, has completed a £20 million investment for the M6 Toll Road, supporting the UK's productive finance agenda.

The refinancing is a 22-year loan to the Midland Motorways Group. It directs long-term, institutional capital into the M6 Toll Road project and supports a nationally significant transportation asset that boosts regional connectivity and economic resilience.

Just's investment will contribute to upgrades, such as smart motorway integration and modernised tolling systems, that support sustainable infrastructure development. Environmental initiatives include plans to expand electric vehicle infrastructure, building on a significant reduction in greenhouse gas emissions achieved since 2019.

The project demonstrates how long-term, institutional investment is being crowded in from major institutional investors in the UK economy, like Just, to deliver tangible public benefits and supporting the UK's broader goals for sustainable growth and infrastructure renewal.

The placement was sourced, structured and managed by the in-house private asset origination team at Just following significant enhancements to its internal investment capabilities. These new capabilities meant that, in 2024, Just was able to internally originate £1.3 billion, or 54%, of the £2.4 billion of illiquid assets.

Just is trusted to manage over £27 billion of retirement savings, of which more than £3.6 billion (as at FY 2024) has been invested in dedicated sustainable assets such as renewable energy projects, affordable and social housing, clean transportation and other social assets. In 2024, Just invested £1.8 billion in productive finance assets.

**Mohamed Tabi, Director of Credit and Portfolio Management at Just Group PLC said,** “As a UK institutional investor deploying pension capital, Just is well-positioned to finance nationally significant infrastructure that delivers long-term economic and social value.

With a strong track record in private assets and a strategic focus on resilient UK investments, we are pleased to support the M6 Toll Road's continued development on enhancing journey reliability and reducing emissions in the West Midlands. We help people achieve a better later life – it's Just's purpose and investments like this help us fulfil that purpose by providing certainty through long-term fixed rate financing into the economy.”

## Enquiries

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### Media

Stephen Lowe, Group Communications Director

Lucy Grubb, Head of Media & PR

Telephone: +44 (0) 1737 827 301  
press.office@wearejust.co.uk

Temple Bar Advisory

Alex Child-Villiers  
Sam Livingstone  
Alistair de Kare-Silver  
Juliette Packard

Telephone: +44 (0) 20 7183 1190

### Notes to Editors:

#### About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage more than £27 billion of customers' retirement savings and has helped customers release over £7 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

#### Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

#### Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

**The information contained in this press release is intended solely for journalists and should not be relied upon by private investors or any other persons to make financial decisions.**

